

A quarter of a century of partnerships, people, and progress

This year marks a major milestone for Premia Solutions Limited – 25 years of excellence in the automotive insurance industry.

From a small office and a big idea in 2000 to the UK's leading providers of Guaranteed Asset Protection (GAP) and Cosmetic Repair Insurance, the journey has been one of resilience and innovation, created by people who care about doing things the right way.



Where It All Began

In October 2000, Conrad Gamble founded Premia Solutions with a simple vision – to build a business based on genuine partnerships and ethical practice.

“We set out to build something simple – a business based on trust, collaboration, and solutions that truly protect customers. Our name says it all.” – Conrad Gamble, Founder & Director.

From three employees in the early days to over 120 today, Premia's growth has been steady and purposeful. The company's very first partnerships – including Network (part of LeasePlan) and Arnold Clark – we continue to partner with Arnold Clark to this day, a testament to lasting relationships built on shared values.

Those early years were marked by relentless energy and commitment to customer experience. Even when resources were limited, the team focused on doing the fundamentals exceptionally well – a foundation that still underpins the business.

Every Bump in the Road Made Us Stronger

The motor insurance market has changed dramatically over the last two decades – new regulations, evolving consumer behaviour, and shifting product demands.

Premia has adapted at every turn. The company has evolved and delivered new compliant solutions. When customer expectations have risen, Premia invested in digital systems, process automation, and improved claim turnaround times.

Resilience and innovation became part of the company's DNA. The team didn't just weather challenges; they used them as opportunities to grow stronger.

Product Innovation and Enhancements

Over the years, Premia has continually refined its product portfolio to bring dealers and drivers greater flexibility, stronger protection, and tangible value. **Guaranteed Asset Protection (GAP)** now offers extended cover up to 48 months, higher benefit limits, contributions toward excess, temporary replacement vehicles, and total loss inconvenience payments – giving customers practical and meaningful protection.

Small to Medium Area Repair Technology (SMART) cover has expanded the repairable damage area from 30cm to 40cm, increased individual claim limits to £1,000, and introduced support for body shop repairs and windscreen excess contributions. **Tyre & Alloy Wheel (TAW)** cover now includes unlimited puncture repairs, higher replacement limits, and aggregate cover for multiple repairs, along with valve replacements and wheel balancing. For contract customers, **Contract Hire and Lease Guaranteed Asset Protection (CHL GAP)** provides flexible cover up to 60 months, excess reimbursement, and temporary vehicle provision. These enhancements reflect Premia's commitment to delivering the best value, flexible solutions, and customer-first protection.

SMART Repair



Tyre & Alloy Wheel



Gap Insurance



CHL GAP



Looking Ahead – A New Chapter of Growth

In recent years, Premia's story has become part of something even bigger. With Fortegra as its majority shareholder since 2023, Premia has gained the backing of a global insurer with a strong financial foundation and international reach. Fortegra carries an **A- (Excellent) Financial Strength Rating from A.M. Best**, reflecting stability and reliability that underpin every partnership.

As Fortegra is currently in the process of being acquired by **DB Insurance**, a top 10 global insurer based in South Korea, Premia enters a new phase – one filled with growth, innovation, and even greater security. DB Insurance holds an **A+ (Superior) rating from A.M. Best** and an **'A+' rating from S&P Global Ratings**, underscoring the strength of the group and the confidence behind every policy.

The goal remains the same: to be the most trusted and respected provider of insurance products and services in the UK automotive sector.

“We've always believed in doing things the right way – compliantly, ethically, and with integrity. That won't change. With the talent we have now and the relationships we've built, the next 25 years will be even more exciting.” – Conrad Gamble



Thank You for 25 Years

As Premia celebrates 25 years, this milestone is more than a reflection of longevity – it's a celebration of the people, partners, and customers who made it possible.

From that first client in 2000 to the thousands of policies written each month today, every step of the journey has been built on trust.

Here's to the next 25 years of partnerships, progress, and protection.



Milestones That Define Our Journey

- 2000: Company founded, with Arnold Clark among the very first customers.
- 2001: First customers went live using Synergy, Premia's in-house registration platform.
- 2003: Premia began handling claims – first payment protection insurance, then Guaranteed Asset Protection (GAP).
- 2005: Gained FSA authorisation (now FCA) – ensuring robust compliance and financial confidence.
- 2006: Secured a landmark partnership with Lookers, still thriving today.
- 2008: Launched the UK's first Tyre & Alloy Wheel Insurance.
- 2010: Introduced SMART Insurance – now a core market-leading product.
- 2018: Entered a strategic partnership with Fortegra, supporting growth and innovation.
- 2023: Officially joined the Fortegra family, unlocking new investment and resources.
- 2025: Achieved record-breaking results – more policies sold, more claims managed, and more dealer partnerships than ever before.



Through every industry shift and every challenge, the company's core belief has remained constant – that strong partnerships, ethical business, and long-term thinking lead to sustainable success.

People at the Heart of Everything

Behind every milestone are the people who made it happen.

Premia's culture has always been shaped by collaboration and care. Many of its team members have been with the company for more than a decade – a reflection of the supportive environment and shared purpose that drives the business forward.



From compliance and claims to operations and dealer support, every department has contributed to shaping a trusted and respected brand within the UK automotive industry.

Over the last year, Founder and Director Conrad Gamble has been sending reflections to the team – short notes capturing lessons learned, moments of pride, and the values that have guided the business for 25 years. These messages have become a source of inspiration, reminding everyone that progress is built one small step – and one shared success – at a time.

For more information, visit www.premiasolutions.com